

Information to identify the case:

Debtor 1 Shalene Danielle Rivera
 First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-6695**

EIN --_-----

Debtor 2 _____
 (Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN -----

EIN --_-----

United States Bankruptcy Court **Northern District of Texas**

Case number: **18-32171-hdh7**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Shalene Danielle Rivera
 fka Shalene Danielle Soto, fka Shalene Danielle
 Villarreal

10/11/18

By the court: Harlin DeWayne Hale
 United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

United States Bankruptcy Court
Northern District of TexasIn re:
Shalene Danielle Rivera
DebtorCase No. 18-32171-hdh
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0539-3

User: admin
Form ID: 318Page 1 of 2
Total Noticed: 25

Date Rcvd: Oct 12, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 14, 2018.

db +Shalene Danielle Rivera, 7709 Antoinette St., #1102, Dallas, TX 75217-6621
 18175658 +AZUMA LEASING, 2905 SAN GABRIEL, AUSTIN, TX 78705-3500
 18175670 MID-AMERICA BANK & TRUST, 216 W 2ND ST., DIXON, MO 65459-8048
 18175673 +MIKE CARLSON MOTOR COMPANY, 1301 E. WEATHERFORD ST. SUITE 151, FORT WORTH, TX 76102-3311
 18175678 VAQUERO MOTORS, 2461, 945 E JEFFERSON BLVD, DALLAS, TX 75203

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr EDI: QJWCUNNINGHAM.COM Oct 13 2018 03:13:00 James W. Cunningham,
 Jim Cunningham & Associates, Inc., 6412 Sondra Dr., Dallas, TX 75214-3451
 cr +EDI: RMSC.COM Oct 13 2018 03:13:00 Synchrony Bank, c/o PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021
 18175659 +EDI: CAPITALONE.COM Oct 13 2018 03:13:00 CAPITAL ONE, 1680 CAPITAL ONE DRIVE,
 MC LEAN, VA 22102-3407
 18175660 EDI: WFNNB.COM Oct 13 2018 03:13:00 COMENITY - LIMITED, PO BOX 659728,
 SAN ANTONIO, TX 78265-9728
 18175661 EDI: WFNNB.COM Oct 13 2018 03:13:00 COMENITY - NEW YORK & CO, PO BOX 182789,
 COLUMBUS, OH 43218-2789
 18175662 EDI: WFNNB.COM Oct 13 2018 03:13:00 COMENITY - ULTA, PO BOX 183003,
 COLUMBUS, OH 43218-3003
 18175663 EDI: WFNNB.COM Oct 13 2018 03:13:00 COMENITY - VICTORIAS SECRET, PO BOX 182789,
 COLUMBUS, OH 43218-2789
 18175664 +EDI: BLCONNNS Oct 13 2018 03:13:00 CONN CREDIT CORP, PO BOX 2358,
 BEAUMONT, TX 77704-2358
 18175665 EDI: RCSFNBMARIN.COM Oct 13 2018 03:13:00 CREDIT ONE BANK, P.O. BOX 60500,
 CITY OF INDUSTRY, CA 91716-0500
 18175666 EDI: BLUESTEM Oct 13 2018 03:13:00 FINGERHUT/WEBBANK, 6250 RIDGEWOOD RD,
 SAINT CLOUD, MN 56303-0820
 18175668 EDI: JEFFERSONCAP.COM Oct 13 2018 03:13:00 JEFFERSON CAPITAL SYSTEM, 16 MCLELAND RD,
 SAINT CLOUD, MN 56303-0000
 18175669 EDI: WFNNB.COM Oct 13 2018 03:13:00 LANE BRYANT RETAIL, P.O. BOX 659728,
 SAN ANTONIO, TX 78265-9728
 18175671 EDI: MID8.COM Oct 13 2018 03:13:00 MIDLAND CREDIT MANAGEMENT INC, PO BOX 13386,
 ROANOKE, VA 24033-3386
 18175672 EDI: MID8.COM Oct 13 2018 03:13:00 MIDLAND CREDIT MANAGEMENT INC, PO BOX 60578,
 LOS ANGELES, CA 90060-0578
 18175674 E-mail/Text: bankruptcy@nfmc.com Oct 13 2018 00:02:23 NEBRASKA FURNITURE MART, PO BOX 2335,
 OMAHA, NE 68103-2335
 18176142 +EDI: PRA.COM Oct 13 2018 03:13:00 PRA Receivables Management, LLC, PO Box 41021,
 Norfolk, VA 23541-1021
 18175675 +EDI: RMSC.COM Oct 13 2018 03:13:00 SYNCHRONY - AMAZON, PO BOX 965015,
 ORLANDO, FL 32896-5015
 18175676 EDI: RMSC.COM Oct 13 2018 03:13:00 SYNCHRONY - WALMART, PO BOX 965024,
 ORLANDO, FL 32896-5024
 18175677 +EDI: USAA.COM Oct 13 2018 03:13:00 USAA SAVINGS BANK, PO BOX 33009,
 SAN ANTONIO, TX 78265-3009
 18175679 +EDI: WFFC.COM Oct 13 2018 03:13:00 WELLS FARGO CARD SERVICE, PO BOX 14517,
 DES MOINES, IA 50306-3517

TOTAL: 20

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

18175667

FT WORTH CU

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 14, 2018

Signature: /s/Joseph Speetjens

District/off: 0539-3

User: admin
Form ID: 318

Page 2 of 2
Total Noticed: 25

Date Rcvd: Oct 12, 2018

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 11, 2018 at the address(es) listed below:

James W. Cunningham ECF.JCTrustee@att.net, jcunningham@ecf.epiqsystems.com
Nicholas M Wajda on behalf of Debtor Shalene Danielle Rivera nick@recoverylawgroup.com,
3606@notices.nextchapterbk.com
United States Trustee ustpreion06.da.ecf@usdoj.gov

TOTAL: 3